

**REMARKS:**

In the outstanding Office Action, the Examiner noted that claims 1-11 are pending, and the claims 1-11 have been rejected. Claims 1, 8, 9, 10 and 11 are amended for clarification, and new claim 12-15 has been added. No new matter has been added. Thus, claims 1-15 remain pending for which reconsideration is requested.

**REJECTION UNDER 35 U.S.C. § 102(b)**

In the outstanding Office Action, claims 1-3, 5-6, 10, and 11 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,832,451 ('451), and claims 8 and 9 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 4,831,526 ('526). The rejection is traversed and reconsideration is respectfully requested.

'451 discusses an automated travel service management information system and method for making profile information of a traveler available to a travel agent when a travel request by the individual is made to the travel agent.

'526 discusses a computerized insurance quote request and policy issuance system for producing a document tailored to an individual client and the risk associated with the client by allowing the client to choose from types of transactions.

The present invention is directed to secure intermediation control between a user and a service provider by providing a selected extracted range of personal information of a user to be provided to the service provider based on a request by the user.

The Examiner compares the '451 retrieval of traveler's information for providing the same to a travel agent with the selective extraction of personal information of a user of the present invention. The '451 system maintains business and individual profile information along with available customer reservation information in a relational database (see, column 4, lines 4-6 of '451), and both the customer's profile and reservation information are made available to a travel agent at the time the travel arrangements are being made (see, column 4, lines 8-11 of '451). This means that upon a travel request, the business and/or individual profile information of the requester is displayed to the travel agent (see, column 7, lines 16-22 of '451), thereby making the entire stored business and/or individual profile information available to the travel agent.

In contrast, as recited in amended claims 1, 10, and 11 of the present application, "a range of permitted personal information of a user" to be disclosed is determined "based on a

kind of commodity request information sent from said user". And the determined range of personal information is extracted, and "the extracted range of personal information" and contents of the request are made available to the service provider (see, claims 1, 10, and 11). For example, as illustrated in FIG. 5 of the present application, the "length of service" information is disclosed in relation to the savings-type insurance but not in relation to the life insurance. This means that unlike the '451 system that makes the stored business and/or individual profile information available to the travel agent, the present application customizes the information made available based on the kind of request sent from the user. This allows the present invention to systematically disseminate necessary information by determining and extracting "permitted" personal information to provide secure and reliable intermediation control apparatus.

The Examiner rejects claims 8 and 9 based on '526. The '526 system customizes client information and the risk associated with the client by compiling and editing standard forms applicable to the insurance contract selected by the client (see, column 4, lines 1-11 of '526). The '526 system allows a client to choose between two types of transactions, one related to multiclient and the other related to single client (see, column 6, lines 25-33 of '526). The single client related transaction contains information related to previous transaction of the client (see, column 6, lines 25-33 of '526) to produce realistic underwriting by scanning request from the client and stored client information (see, column 8, lines 1-8 of '526).

The disclosure information-receiver of the present application receives "disclosure information as a portion of request commodity information received from a user" where the portion is permitted to be disclosed (see, claims 8 and 9 of the present application). Thus, unlike the '526 system that solely associates the client's request with stored information (i.e. previous offers, refusals, etc.) to estimate and send a realistic underwriting, the present invention transmits the disclosure information "permitted" to be disclosed.

In addition, dependent claims 2, 3, 5, and 6, recite patentably distinguishing features. For example, as recited in claims 5, a management table is provided "... for managing correlation between said contents of said request and disclosure information of said personal information". The management table of the present invention links the contents of the request to disclosure information of personal information so that "a range of permitted" personal information is disseminated to the service provider. The '451 system however stores the business and individual profile information for each of the travel agency's customers to allow direct access, and does not disclose correlating contents of request and disclosure information

of the personal information to provide "a range of permitted" personal information.

Therefore, because the '451 system does not teach or suggest an intermediation control apparatus to determine "a range of permitted personal information of a user" to provide the same to a service provider, the present application is not anticipated by the '451. Accordingly, withdrawal of the rejection is respectfully requested.

**REJECTION UNDER 35 U.S.C. § 103(a)**

In the outstanding Office Action, claims 4 and 7 were rejected under 35 U.S.C. § 103(a) as being unpatentable over '451, in view of U.S. Patent No. 5,794,207 ('207) and '526, respectively. The rejection is traversed and reconsideration is respectfully requested.

'207 discusses a bilateral buyer-driven commerce system to improve the ability of buyers to reach sellers capable of satisfying the buyers' purchasing needs and to improve sellers' ability to identify interested buyers.

The Examiner acknowledges that '451 does not teach that a service provider is permitted to access personal information of a user through authentication, thus relies on '207 as teaching the same. According to the '207 system, a buyer sends a binding purchase offer to potential sellers to allow a potential seller to search for relevant purchase offers and bind the buyer based on the sent binding purchase offer (see, column 8, lines 28-33 of '207) by authenticating the identify of the seller and the seller's capacity to deliver the goods or services sought by the buyer (see, column 9, 17-22 of '207). This authentication does not pertain to authenticating the seller to allow access to the buyer's information but refers to authenticating the seller if the seller wishes to accept the purchase offer after reviewing the same.

In contrast, the present application makes "extracted range of personal information and said contents of said request available to said service provider on a site where said service provider is permitted to access through authentication". This allows the present invention further secure the personal information of the user because the extracted range of personal information is made available to the service provider permitted access through authentication.

The combination of the '451 and '207 is an automated travel service management information system for making profile information of a traveler available to a travel agent when a travel request by the individual is made to the travel agent, and authenticating system where a seller's identify and the seller's offered goods/services if the seller wishes to accept a purchase offer after from the buyer.

The combination of '451, '526, and '207 is an automated travel service management information system for making profile information of a traveler available to a travel agent when a travel request by the individual is made to the travel agent, authenticating system where a seller's identify and the seller's offered goods/services if the seller wishes to accept a purchase offer after from the buyer, and producing a document tailored to an individual client and the risk associated with the client by allowing the client to choose from types of transaction.

Therefore, because the combination of the cited references does not teach or suggest an intermediation control apparatus providing "extracted range of personal information" to a service provider on a site where the service provider is "permitted to access through authentication" (claim 4), and determines a range of personal information of the user, for disclosure, "based on an estimate request of an insurance and a type of said insurance" as the request information sent from said user and "extracts said range of personal information from said personal information" (claim 7), withdrawal of the rejection is respectfully requested.

**NEW CLAIMS:**

New claims 12 and 13 have been added to highlight features of the intermediation control apparatus and method of the present application for "determining a range of permitted personal information" (claim 13), and "extracting" the range of information of a user "based on a request sent by the user" by correlating requests (claim 12).

New claims 14 and 15 have been added to emphasize a service providing apparatus and method of the present application allow the receipt of "disclosure information as a portion of request commodity information received from a user" where the portion of request commodity information is permitted to be disclosed, and "transmitting commodity information created based on the disclosure information as response information".

Accordingly, the present invention provides a secure and reliable intermediation control method where the extracted range of information is provided to the service provider.

**CONCLUSION:**

In accordance with the foregoing, claims 1, 8, 9, 10, and 11 have been amended, and new claim 12-15 has been added. Therefore, claims 1-15 are pending and under consideration

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge

the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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